

In re **Michael Orlando Ray**Case No. 11-60382

(if known)

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
820 Kachina Loop, Harker Heights, TX 76548 Skipcha Mountain Estates Phase Twenty Three Block 012 Lot 004, Bell County, Texas	Veterans Administration R	C	\$177,261.00	\$166,928.00

**Total:****\$177,261.00**

(Report also on Summary of Schedules)

**In re Michael Orlando Ray**

Case No. 11-60382

(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	C	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Extraco Bank Checking acct/3759 \$-287.00 Extraco Bank Savings acct/2634	C	\$20.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Water Purification System  65" TV, Playstation, DVD Plyr, Camcorder  1 Sofa  1 Love Seat  1 Stove  1 Refrigerator  1 Dish Washer  1 Microwave Oven  3 Small Appliances  1 Coffee Table  1 Stereo/Speakers  3 Lamps	C C C C C C C C C C C C C C C C C C C C	\$5,337.00 \$2,600.00 \$120.00 \$75.00 \$200.00 \$150.00 \$100.00 \$50.00 \$75.00 \$30.00 \$100.00 \$75.00

In re Michael Orlando Ray

Case No. 11-60382

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1 Computer/Printer	C	\$300.00
		2nd DVD Player	C	\$125.00
		Game Station	C	\$200.00
		6 Games	C	\$100.00
		30 DVD'S	C	\$100.00
		1 Video Camera	C	\$100.00
		20 Pot & Pans	C	\$100.00
		25 Dishes/Glassware	C	\$150.00
		1 Table & Chairs Set	C	\$300.00
		1 BBQ Pit	C	\$50.00
		1 Patio	C	\$50.00
		3 Beds	C	\$350.00
		3 Dressers	C	\$125.00
		2 Night Stands	C	\$50.00
		2 Lamps	C	\$20.00
		30 Towels & Linens	C	\$40.00
		10 Toilette Articles	C	\$25.00
		1 Washer	C	\$150.00
		1 Dryer	C	\$75.00

In re Michael Orlando Ray

Case No. 11-60382

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	3 Electric Tools  1 Lawn Mower  5 Garden Tools	C  C  C	\$75.00  \$50.00  \$40.00
6. Wearing apparel.		Misc Clothing	C	\$300.00
7. Furs and jewelry.		1 Watch  1 Wedding Ring  1 Chain	C  C  C	\$30.00  \$40.00  \$20.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re Michael Orlando Ray

Case No. 11-60382

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	TSP	C	\$400.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2010 Tax Refund	C	\$8,504.00

In re Michael Orlando Ray

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(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Volvo  2003 Chevy Tahoe	C  C	\$6,240.00  \$1,777.00

**In re Michael Orlando Ray**

Case No. 11-60382

(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Michael Orlando Ray

Case No. 11-60382

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
820 Kachina Loop, Harker Heights, TX 76548 Skipcha Mountain Estates Phase Twenty Three Block 012 Lot 004, Bell County, Texas	11 U.S.C. § 522(d)(1)	100% of FMV	\$177,261.00
Cash on hand	11 U.S.C. § 522(d)(5)	100% of FMV	\$20.00
Extraco Bank Checking acct/3759 \$-287.00 Extraco Bank Savings acct/2634	11 U.S.C. § 522(d)(5)	100% of FMV	\$20.00
Water Purification System	11 U.S.C. § 522(d)(3)	100% of FMV	\$5,337.00
65" TV, Playstation, DVD Plyr, Camcorder	11 U.S.C. § 522(d)(3)	100% of FMV	\$2,600.00
1 Sofa	11 U.S.C. § 522(d)(3)	100% of FMV	\$120.00
1 Love Seat	11 U.S.C. § 522(d)(3)	100% of FMV	\$75.00
1 Stove	11 U.S.C. § 522(d)(3)	100% of FMV	\$200.00
1 Refrigerator	11 U.S.C. § 522(d)(3)	100% of FMV	\$150.00
1 Dish Washer	11 U.S.C. § 522(d)(3)	100% of FMV	\$100.00
1 Microwave Oven	11 U.S.C. § 522(d)(3)	100% of FMV	\$50.00
3 Small Appliances	11 U.S.C. § 522(d)(3)	100% of FMV	\$75.00
1 Coffee Table	11 U.S.C. § 522(d)(3)	100% of FMV	\$30.00
1 Stereo/Speakers	11 U.S.C. § 522(d)(3)	100% of FMV	\$100.00

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\$11,273.00

\$186,138.00

In re Michael Orlando Ray

Case No. 11-60382

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
3 Lamps	11 U.S.C. § 522(d)(3)	100% of FMV	\$75.00
1 Computer/Printer	11 U.S.C. § 522(d)(3)	100% of FMV	\$300.00
2nd DVD Player	11 U.S.C. § 522(d)(3)	100% of FMV	\$125.00
Game Station	11 U.S.C. § 522(d)(3)	100% of FMV	\$200.00
6 Games	11 U.S.C. § 522(d)(3)	100% of FMV	\$100.00
30 DVD'S	11 U.S.C. § 522(d)(3)	100% of FMV	\$100.00
1 Video Camera	11 U.S.C. § 522(d)(3)	100% of FMV	\$100.00
20 Pot & Pans	11 U.S.C. § 522(d)(3)	100% of FMV	\$100.00
25 Dishes/Glassware	11 U.S.C. § 522(d)(3)	100% of FMV	\$150.00
1 Table & Chairs Set	11 U.S.C. § 522(d)(3)	100% of FMV	\$300.00
1 BBQ Pit	11 U.S.C. § 522(d)(3)	100% of FMV	\$50.00
1 Patio	11 U.S.C. § 522(d)(3)	100% of FMV	\$50.00
3 Beds	11 U.S.C. § 522(d)(3)	100% of FMV	\$350.00
3 Dressers	11 U.S.C. § 522(d)(3)	100% of FMV	\$125.00
2 Night Stands	11 U.S.C. § 522(d)(3)	100% of FMV	\$50.00
2 Lamps	11 U.S.C. § 522(d)(3)	100% of FMV	\$20.00
30 Towels & Linens	11 U.S.C. § 522(d)(3)	100% of FMV	\$40.00
10 Toilette Articles	11 U.S.C. § 522(d)(3)	100% of FMV	\$25.00
1 Washer	11 U.S.C. § 522(d)(3)	100% of FMV	\$150.00
		<b>\$13,683.00</b>	<b>\$188,548.00</b>

In re Michael Orlando Ray

Case No. 11-60382

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1 Dryer	11 U.S.C. § 522(d)(3)	100% of FMV	\$75.00
3 Electric Tools	11 U.S.C. § 522(d)(3)	100% of FMV	\$75.00
1 Lawn Mower	11 U.S.C. § 522(d)(3)	100% of FMV	\$50.00
5 Garden Tools	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Misc Clothing	11 U.S.C. § 522(d)(3)	100% of FMV	\$300.00
1 Watch	11 U.S.C. § 522(d)(4)	100% of FMV	\$30.00
1 Wedding Ring	11 U.S.C. § 522(d)(4)	100% of FMV	\$40.00
1 Chain	11 U.S.C. § 522(d)(4)	100% of FMV	\$20.00
TSP	11 U.S.C. § 522(d)(10)(E)	100% of FMV	\$400.00
2010 Tax Refund	11 U.S.C. § 522(d)(5)	100% of FMV	\$8,504.00
2002 Volvo	11 U.S.C. § 522(d)(2)	100% of FMV	\$6,240.00
2003 Chevy Tahoe	11 U.S.C. § 522(d)(2)	100% of FMV	\$1,777.00
		<b>\$23,217.00</b>	<b>\$206,099.00</b>

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx0875	H	DATE INCURRED: 10/2008 NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>Water Purification System</b> REMARKS:				\$5,337.00	
Carmel Financial Cor 101 E Carmel Dr Ste 200 Carmel, IN 46032		VALUE: \$5,337.00					
ACCT #: xxxxxx6729	H	DATE INCURRED: 01/2009 NATURE OF LIEN: <b>Veterans Administration Real Estate Mortgage</b> COLLATERAL: <b>820 Kachina Loop, Harker Heights, TX 76548</b> REMARKS:				\$166,928.00	
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		VALUE: \$177,261.00					
ACCT #: xxxxxx6729	H	DATE INCURRED: Various NATURE OF LIEN: <b>Mortgage arrears</b> COLLATERAL: <b>820 Kachina Loop, Harker Heights, TX 76548</b> REMARKS:				\$9,520.00	
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		VALUE: \$9,520.00					
ACCT #: xxxxxx1730	H	DATE INCURRED: 12/2008 NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2002 Volvo</b> REMARKS:				\$6,240.00	
Coastal Credit Corp 3852 Virginia Beach Blvd Virginia Beach, VA 23452		VALUE: \$6,240.00					
Subtotal (Total of this Page) > Total (Use only on last page) >						\$188,025.00	\$0.00

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)  
(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxx1510		DATE INCURRED: <b>09/2010</b> NATURE OF LIEN: <b>Note Loan</b> COLLATERAL: <b>65" TV, Playstation, DVD Plyr, Camcorder</b> REMARKS:				<b>\$2,600.00</b>	
Omni Financial Of Texa Po Box 278 Killeen, TX 76540	H	VALUE: <b>\$2,600.00</b>					
ACCT #: xxx7099		DATE INCURRED: <b>05/2006</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2003 Chevy Tahoe</b> REMARKS:				<b>\$1,777.00</b>	
Us Bank 425 Walnut St Cincinnati, OH 45202	H	VALUE: <b>\$1,777.00</b>					

Sheet no. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Secured Claims

**Subtotal (Total of this Page) >**  
**Total (Use only on last page) >**

<b>\$4,377.00</b>	<b>\$0.00</b>
<b>\$192,402.00</b>	<b>\$0.00</b>

(Report also on  
Summary of  
Schedules.)

(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND/WIFE/Joint OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Law Offices of Ed L. Laughlin 1101 E Central Tx. Expwy. Killeen, TX 76541	H	DATE INCURRED: <b>03/31/2011</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS:				\$2,500.00	\$2,500.00	\$0.00

Sheet no. 1 of 1 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

\$2,500.00 \$2,500.00 \$0.00

Total &gt;

\$2,500.00 \$2,500.00 \$0.00

(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

	\$2,500.00	\$0.00
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### **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxx1513		DATE INCURRED: <b>11/30/2010</b> CONSIDERATION: <b>Unsecured</b> REMARKS:			\$558.00
Continental/aka Security Finance Corp SFC Central Bank/Continental loans PO Box 1893 Spartansburg, SC 29304	H				
ACCT #: xxx7105		DATE INCURRED: <b>07/2007</b> CONSIDERATION: <b>Collecting for -EMBARQ</b> REMARKS:			\$193.00
Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256	H				
ACCT #: xxxxxxxxxxxx3540		DATE INCURRED: <b>08/2010</b> CONSIDERATION: <b>Credit Card</b> REMARKS:			\$451.00
Hsbc Bank ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197	H				
ACCT #: xx9987		DATE INCURRED: <b>01/2008</b> CONSIDERATION: <b>Collecting for -JTL INC/DDA012808</b> REMARKS:			\$571.00
J Graham & Associates 13730 South Point Charlotte, NC 28273	H				
ACCT #: xxxxxxx9043		DATE INCURRED: <b>08/2006</b> CONSIDERATION: <b>Lease</b> REMARKS:			\$500.00
Jwc Property Mgmt 3800 S W S Young Dr Ste Killeen, TX 76542	H				
ACCT #: 9043		DATE INCURRED: CONSIDERATION: <b>Collecting for -Sears/CBSD</b> REMARKS:			Notice Only
Lvnl Funding 5440 N Cumberland Ave Chicago, IL 60656-1490	H				
<b>Subtotal &gt;</b>			<b>\$2,273.00</b>		
<b>Total &gt;</b>					
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

## **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxxxxx0613  Midland Credit Management PO Box 939019 San Diego, CA 92193	H	DATE INCURRED: <b>12/2008</b> CONSIDERATION: <b>Collecting for -CHASE MANHATTAN BANK</b> REMARKS:			\$2,508.00
ACCT #:xxxxxxxxx7550  Midnight Velvet Swiss Colony Midnight Velvet 1112 7th Ave Monroe, WI 53566	H	DATE INCURRED: <b>10/2004</b> CONSIDERATION: <b>Charge Account</b> REMARKS:			\$410.00
ACCT #:xxxxxxxxxxxx1948  Mil Star Attention: Bankruptcy PO Box 6250 Madison, WI 53716	H	DATE INCURRED: <b>12/31/1993</b> CONSIDERATION: <b>Charge Account</b> REMARKS:			\$7,864.00
ACCT #: xxxxxxx8564  North Amercn 2810 Walker Rd Chattanooga, TN 37421	H	DATE INCURRED: CONSIDERATION: <b>Collecting for -MED1 02 METROPLEX ADVENTIST</b> REMARKS:			\$575.00
ACCT #: xxxxxxx2704  Pentagon Federal Cr Un Attention: Bankruptcy Department 2930 Eisenhower Ave Alexandra, VA 22314	H	DATE INCURRED: <b>04/2000</b> CONSIDERATION: <b>Unsecured</b> REMARKS:			\$1,065.00
ACCT #: xxxxxxx1172  Trs Home Furnishings 1 1101 Sw Young Dr Killeen, TX 76543	H	DATE INCURRED: <b>09/2007</b> CONSIDERATION: <b>Rental Agreement</b> REMARKS:		X	\$1,504.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$13,926.00	
			Total >	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

### **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxxxxxx1173  Trs Home Furnishings 1 1101 Sw Young Dr Killeen, TX 76543	H	DATE INCURRED: <b>09/2007</b> CONSIDERATION: <b>Rental Agreement</b> REMARKS:		X	\$508.00
ACCT #: xxxx2314  USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	H	DATE INCURRED: <b>01/2001</b> CONSIDERATION: <b>Unsecured</b> REMARKS:			\$169.00
ACCT #: xxxxxxxxxxxxx8591  Usaa Savings Bank 10750 Mc Dermott San Antonio, TX 78288	H	DATE INCURRED: <b>12/1998</b> CONSIDERATION: <b>Credit Card</b> REMARKS:			\$2,392.00
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$3,069.00
			Total >		\$19,268.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
<b>Married</b>		Relationship(s): Son Daughter Wife	Age(s): 4 7 30
<b>Employment:</b>		<b>Debtor</b>	<b>Spouse</b>
Occupation	Communication Supervisor		Housewife
Name of Employer	DFAS INDIANAPOLIS CENTER		
How Long Employed	17 Yrs		
Address of Employer	ATTN: DFAS-IN-DGB MS 22 8899 E. 56th Street Indianapolis, IN 46249-0160		
INCOME: (Estimate of average or projected monthly income at time case filed)			
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,573.54		\$0.00
2. Estimate monthly overtime	\$0.00		\$0.00
3. SUBTOTAL	<b>\$5,573.54</b>		<b>\$0.00</b>
4. LESS PAYROLL DEDUCTIONS			
a. Payroll taxes (includes social security tax if b. is zero)	\$335.59		\$0.00
b. Social Security Tax	\$169.03		\$0.00
c. Medicare	\$58.36		\$0.00
d. Insurance	\$64.22		\$0.00
e. Union dues	\$0.00		\$0.00
f. Retirement <u>Voluntary</u>	\$40.25		\$0.00
g. Other (Specify) <u>Ins.Allotment</u>	\$23.00		\$0.00
h. Other (Specify)	\$0.00		\$0.00
i. Other (Specify)	\$0.00		\$0.00
j. Other (Specify)	\$0.00		\$0.00
k. Other (Specify)	\$0.00		\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$690.45</b>		<b>\$0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$4,883.09</b>		<b>\$0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00		\$0.00
8. Income from real property	\$0.00		\$0.00
9. Interest and dividends	\$0.00		\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00		\$0.00
11. Social security or government assistance (Specify):	\$0.00		\$0.00
12. Pension or retirement income	\$0.00		\$0.00
13. Other monthly income (Specify):			
a. 2010 Tax Refund	\$708.67		\$0.00
b.	\$0.00		\$0.00
c.	\$0.00		\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$708.67</b>		<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$5,591.76</b>		<b>\$0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$5,591.76</b>		

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None.**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,360.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$320.00
b. Water and sewer	\$85.00
c. Telephone	\$81.00
d. Other: Internet and Cable	\$162.00
3. Home maintenance (repairs and upkeep)	\$165.00
4. Food	\$800.00
5. Clothing	\$200.00
6. Laundry and dry cleaning	\$35.00
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$425.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$75.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	\$145.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$420.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$4,323.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Debtor will have to relocate to George due to Military while wife stays in Texas.</b> <b>Two households will have to be maintained for approximately 2 yrs.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$5,591.76
b. Average monthly expenses from Line 18 above	\$4,323.00
c. Monthly net income (a. minus b.)	\$1,268.76

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION

IN RE: Michael Orlando Ray

CASE NO 11-60382

CHAPTER 13

**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

Expense	Amount
Personal Grooming	\$75.00
School Lunches	\$80.00
Kids Sports	\$40.00
Cell Phone	\$130.00
Work Clothing/Equipment	\$50.00
School Expenses	\$45.00
Total >	\$420.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

In re **Michael Orlando Ray**Case No. **11-60382**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

<b>NAME OF SCHEDULE</b>	<b>ATTACHED (YES/NO)</b>	<b>NO. OF SHEETS</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>OTHER</b>
A - Real Property	Yes	1	\$177,261.00		
B - Personal Property	Yes	6	\$28,838.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		\$192,402.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$19,268.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,591.76
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,323.00
<b>TOTAL</b>		<b>22</b>	<b>\$206,099.00</b>	<b>\$214,170.00</b>	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

In re **Michael Orlando Ray**Case No. **11-60382**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$5,591.76</b>
Average Expenses (from Schedule J, Line 18)	<b>\$4,323.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$5,610.48</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$2,500.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$19,268.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$19,268.00</b>

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/8/2011

Signature I/s/ Michael Orlando Ray  
Michael Orlando Ray

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

In re: **Michael Orlando Ray**Case No. **11-60382**

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,073.00	2011 YTD INCOME
\$47,628.00	2010 INCOME
\$45,500.00	2009 INCOME

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$8,504.00	2010 TAX REFUND
\$9,202.00	2009 TAX REFUND
\$5,500.00	2010 TSP

**3. Payments to creditors***Complete a. or b., as appropriate, and c.*

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID		AMOUNT STILL OWING
		90 DAYS	\$614.00	
Us Bank 425 Walnut St Cincinnati, OH 45202	90 DAYS	\$614.00		\$1,777.00
Coastal Credit Corp 3852 Virginia Beach Blvd Virginia Beach, VA 23452	90 DAYS	\$290.00		\$6,240.00
Mil Star Attention: Bankruptcy PO Box 6250 Madison, WI 53716	90 DAYS	\$211.00		\$7,864.00

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**WACO DIVISION**

In re: **Michael Orlando Ray**Case No. 11-60382

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

- None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None  c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

- None  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
112008S0003283	Judgment	Bell CNTY JP1-Belton	Unsatisfied

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

- None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**WACO DIVISION**

In re: **Michael Orlando Ray**Case No. 11-60382

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2***8. Losses**

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT,	AMOUNT OF MONEY OR DESCRIPTION
	NAME OF PAYER IF	AND VALUE OF PROPERTY
	OTHER THAN DEBTOR	
Law Offices of Ed L. Laughlin 1101 E Central Tx. Expwy. Killeen, TX 76541	03/31/2011	\$825.00 -\$275.00 Filing Cost -\$50.00 Credit Report
		----- <b>\$500.00 Total Fees Paid</b>

**10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None

List all property owned by another person that the debtor holds or controls.

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**WACO DIVISION**

In re: **Michael Orlando Ray**Case No. 11-60382

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3***15. Prior address of debtor**

- None  If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

- None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME****Spouse: Leigh Ray****17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None  a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**WACO DIVISION**

In re: **Michael Orlando Ray**Case No. 11-60382

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None  a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

- None  b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**20. Inventories**

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**WACO DIVISION**

In re: **Michael Orlando Ray**Case No. 11-60382

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5*

- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

- None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds**

- None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4/8/2011Signature /s/ Michael Orlando Ray  
of Debtor *Michael Orlando Ray*

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

In re **Michael Orlando Ray**Case No. 11-60382Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Michael Orlando Ray</u>	<u>/s/ Michael Orlando Ray</u>	<u>4/8/2011</u>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <u>11-60382</u>	<u>X</u>	
	Signature of Joint Debtor (if any)	Date

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, Glynn O. Beaty, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Glynn O. Beaty  
Glynn O. Beaty, Attorney for Debtor(s)  
Bar No.: 24026787  
Law Offices of Ed L. Laughlin  
1101 E Central Tx. Expwy.  
Killeen, TX 76541  
Phone: (254) 699-2460  
Fax: (254) 953-4528

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.**

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## UNITED STATES BANKRUPTCY COURT

### **NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$246 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$300)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income  
(\$236 filing fee, \$39 administrative fee: Total fee \$275)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE: **Michael Orlando Ray**

CASE NO **11-60382**

CHAPTER **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<b>\$3,000.00</b>
Prior to the filing of this statement I have received:	<b>\$500.00</b>
Balance Due:	<b>\$2,500.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify)

3. The source of compensation to be paid to me is:

Debtor       Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

4/8/2011

Date

/s/ Glynn O. Beaty

Glynn O. Beaty  
Law Offices of Ed L. Laughlin  
1101 E Central Tx. Expwy.  
Killeen, TX 76541  
Phone: (254) 699-2460 / Fax: (254) 953-4528

Bar No. 24026787

/s/ Michael Orlando Ray

*Michael Orlando Ray*